

Information to identify the case:

Debtor 1	Renee I. Seabrook-Hart		Social Security number or ITIN xxx-xx-3688	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court District of New Jersey				
Case number: 18-26333-JNP				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Renee I. Seabrook-Hart
aka Renee I. Hart

11/1/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Renee I. Seabrook-Hart
 Debtor

Case No. 18-26333-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 32

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db	+Renee I. Seabrook-Hart, 25 Still Run, Clayton, NJ 08312-2451
intp	Stephen O. Hart, 17 Intrepid Drive, Washington Township, NJ 08808
517702191	Department of Education, PO Box 790321, Saint Louis, MO 63179-0321
517837072	E.Richard Dressel, 180 Chapel Avenue W., Cherry Hill NJ 08002
517702192	+Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
517766126	+Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
517702194	First National Bank Omaha, PO Box 3331, Omaha, NE 68103-0331
517702193	+First National Bank of Omaha, c/o Michael Hoefs, Esq., 90 East Halsey Rd, Ste 202A, Parsippany, NJ 07054-3709
517702195	+Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite #333, Cherry Hill, NJ 08034-1910
517702196	Moni Smart, PO Box 814530, Dallas, TX 75381-4530
518124894	+PMI Management, 609 River Avenue, Lakewood, NJ 08701-5227
517702197	+Samuel H. Hart, 25 Still Run, Clayton, NJ 08312-2451
517702198	+Stephen A. Hart, 25 Still Run, Clayton, NJ 08312-2451
517702199	+Stephen O. Hart, 117 Alliance St., Woodbury Heights, NJ 08097-1203
517738937	+TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517740353	+TD Banks, NA, Richard J.Tracy, III, Esq, 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835
517822265	+Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
517702204	Wells Fargo Dealer Services, MAC T9017-026, Irving, TX 75016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:46 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2019 00:27:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517702189	+E-mail/Text: mary.stewart@abcofcu.org Nov 02 2019 00:28:35 ABCO Federal Credit Union, 621 Beverly Rancocas Rd, Willingboro, NJ 08046-3727
517743363	+E-mail/Text: mary.stewart@abcofcu.org Nov 02 2019 00:28:35 ABCO Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247
517702190	+EDI: CHASE.COM Nov 02 2019 03:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
517831356	+E-mail/Text: bqbk@bqlaw.com Nov 02 2019 00:25:31 First National Bank of Omaha, c/o Brumbaugh and Quandahl, PC LLO, 14211 Arbor Street, Suite 100, Omaha, NE 68144-2312
517702200	EDI: TDBANKNORTH.COM Nov 02 2019 03:43:00 TD Bank, PO Box 84037, Columbus, GA 31908
517707317	+E-mail/Text: bankruptcy@huntington.com Nov 02 2019 00:27:41 THE HUNTINGTON NATIONAL BANK, P O BOX 89424, CLEVELAND OH 44101-6424
517702201	+E-mail/Text: bankruptcy@huntington.com Nov 02 2019 00:27:41 The Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
517702202	EDI: WFFC.COM Nov 02 2019 03:43:00 Wells Fargo, Consumer Credit Card Services, PO Box 51193, Los Angeles, CA 90051-5493
517702203	EDI: WFFC.COM Nov 02 2019 03:43:00 Wells Fargo Bank NA, Personal Lines and Loans, MAC Q2132-023, PO Box 94423, Albuquerque, NM 87199-4423
517809541	EDI: WFFC.COM Nov 02 2019 03:43:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517715921	+EDI: WFFC.COM Nov 02 2019 03:43:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
517702205	+EDI: WFFC.COM Nov 02 2019 03:43:00 Wells Fargo PLL, PO Box 94435, Albuquerque, NM 87199-4435

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 32

Date Rcvd: Nov 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Damien Nicholas Tancredi on behalf of Interested Party Stephen O. Hart
damien.tancredi@flastergreenberg.com, damien.tancredi@ecf.inforuptcy.com
Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
E. Richard Dressel on behalf of Interested Party Stephen O. Hart
rick.dressel@flastergreenberg.com, erika.letteri@ecf.inforuptcy.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Fifth Third Bank rsolarz@kmllawgroup.com
Robert Braverman on behalf of Debtor Renee I. Seabrook-Hart robert@bravermanlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8